

**Information to identify the case:**Debtor 1 **Barbara Mercalde D'Alessandro**Social Security number or ITIN **xxx-xx-0072**

First Name Middle Name Last Name

EIN --\_--\_--\_--

Debtor 2 **Albert Richard Brunetti**Social Security number or ITIN **xxx-xx-4830**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_--\_--\_--

United States Bankruptcy Court **WESTERN DISTRICT OF  
PENNSYLVANIA**Date case filed for chapter **7 9/27/19**Case number: **19-23786-CMB****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Barbara Mercalde D'Alessandro	Albert Richard Brunetti
2. All other names used in the last 8 years		
3. Address	2299 Ridge Road South Park, PA 15129	158 Tippy Lane Tidioute, PA 16351
4. Debtor's attorney Name and address	David Z. Valencik Calaiairo Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708	Contact phone 412-232-0930 Email: dvalencik@c-vlaw.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/31/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 23, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 2/21/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Barbara Mercalde D'Alessandro**  
**Albert Richard Brunetti**  
Debtor(s)

Bankruptcy Case No.: 19-23786-CMB  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: October 31, 2019

Carlota M. Bohm  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Barbara Mercalde D'Alessandro  
 Albert Richard Brunetti  
 Debtors

Case No. 19-23786-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db	+Barbara Mercalde D'Alessandro, 2299 Ridge Road, South Park, PA 15129-8810
jdb	+Albert Richard Brunetti, 158 Tippy Lane, Tididoute, PA 16351-4250
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15130244	+Amerihome Mortgage Company LLC, 425 Phillips Boulevard, Trenton, NJ 08618-1430
15130247	+Citizens Bank, Asset Recovery JCA125, One Citizens Bank Way, Johnston, RI 02919-1922
15130248	+Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15130249	+Commonwealth of PA Allegheny County, 436 Grant St., 534 Courthouse, Pittsburgh, PA 15219
15130250	+Dollar Bank, P.O. Box 1700, Pittsburgh, PA 15230-1700
15130251	+Keystone Gas Card/Fuel Express, 820-A Johnnie Dodds Blvd., Mount Pleasant, SC 29464-3158
15130255	+Peoples Natural Gas Company, c/o James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15130256	+Rebecca A. Solarz, Esquire, 701 Market Street, Philadelphia, PA 19106-1538
15130257	+Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
15130258	+South Park Township, 2675 Brownville Road, South Park, PA 15129-8526
15130262	+Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dvalencik@c-vlaw.com Nov 01 2019 02:31:40 David Z. Valencik, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
tr	+EDI: BRCCRAWFORD.COM Nov 01 2019 06:23:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2019 02:32:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 01 2019 02:32:04 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+EDI: PRA.COM Nov 01 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15130245	+EDI: CAPITALONE.COM Nov 01 2019 06:23:00 Cabelas Club Visa, PO Box 82575, Lincoln, NE 68501-2575
15130246	+EDI: CHASE.COM Nov 01 2019 06:23:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
15130252	+EDI: TSYS2.COM Nov 01 2019 06:23:00 Macys, P.O. Box 8058, Mason, OH 45040-8058
15130253	+E-mail/Text: csc.bankruptcy@amwater.com Nov 01 2019 02:32:22 PA American Water, Attn: Billing, P.O. Box 578, Alton, IL 62002-0578
15130254	+EDI: RMSC.COM Nov 01 2019 06:23:00 PayPal Credit, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
15133009	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2019 02:32:00 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15130259	+E-mail/Text: PFS.Analyst@stclair.org Nov 01 2019 02:32:15 St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15130811	+EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15130260	+EDI: VERIZONCOMB.COM Nov 01 2019 06:23:00 Verizon Wireless, P.O. Box 489, Newark, NJ 07101-0489
15130261	+EDI: RMSC.COM Nov 01 2019 06:23:00 Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
15130263	+E-mail/Text: bankruptcy@firstenergycorp.com Nov 01 2019 02:32:08 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AmeriHome Mortgage Company, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 31, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Barbara Mercalde D'Alessandro dvalencik@c-vlaw.com,  
cylaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
David Z. Valencik on behalf of Joint Debtor Albert Richard Brunetti dvalencik@c-vlaw.com,  
cylaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
James Warmbrodt on behalf of Creditor AmeriHome Mortgage Company, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5